

FILED  
10/24/22 4:30 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: MICHAEL J. COLELLO, JR.

Debtor(s).

)  
) Case No. 21-10194-GLT  
)  
) Chapter 13  
)  
X Related to Dkt. No. 12, 37

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_ to \$ \_\_\_\_ per month, effective \_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 37) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 24th day of October, 2022

  
\_\_\_\_\_  
Gregory L. Addonio jah  
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Daniel P. Foster  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Michael J. Colello, Jr.  
Debtor

Case No. 21-10194-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 24, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Michael J. Colello, Jr., 3020 Maplewood Drive, Sharpsville, PA 16150-9252        |
| 15361941 | + Springleaf Financial, Po Box 8321, New Castle, PA 16107-8321                     |
| 15383826 | + Synovus Bank, c/o Vervent Card, 2700 S Lorraine Place, Sioux Falls SD 57106-3657 |
| 15361948 | + Vervent/First Digital, PO Box 85650, Sioux Falls, SD 57118-5650                  |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + Email/PDF: rmscedi@recoverycorp.com                 | Oct 24 2022 23:54:02 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                 |
| 15377109 | Email/PDF: bncnotices@becket-lee.com                  | Oct 24 2022 23:54:10 | AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                        |
| 15361922 | Email/Text: bnc-applied@quantum3group.com             | Oct 24 2022 23:51:00 | Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431   |
| 15361920 | + Email/Text: ally@ebn.phinsolutions.com              | Oct 24 2022 23:51:00 | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901   |
| 15374550 | Email/PDF: bncnotices@becket-lee.com                  | Oct 24 2022 23:54:08 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701            |
| 15361921 | + Email/PDF: bncnotices@becket-lee.com                | Oct 24 2022 23:54:01 | Amex, P.o. Box 981537, El Paso, TX 79998-1537   |
| 15375282 | + Email/Text: bknotices@totalcardinc.com              | Oct 24 2022 23:51:00 | BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657                                      |
| 15361923 | + Email/Text: BNCNOTICES@noexternalmail.hsbc.com      | Oct 24 2022 23:51:00 | Beneficial, Po Box 3425, Buffalo, NY 14240-3425   |
| 15361924 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               | Oct 24 2022 23:53:54 | Cap One, Po Box 31293, Salt Lake City, UT 84131-0293  |
| 15361925 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               | Oct 24 2022 23:54:09 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293  |
| 15366087 | Email/PDF: AIS.cocard.ebn@aisinfo.com                 | Oct 24 2022 23:53:28 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15361926 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               | Oct 24 2022 23:54:09 | Capital One Bank Usa, Po Box 31293, Salt Lake City, UT 84131-0293                                     |
| 15371597 | + Email/Text: enotifications@santanderconsumerusa.com | Oct 24 2022 23:51:00 | Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  |
| 15361927 | + Email/PDF: Citi.BNC.Correspondence@citi.com         | Oct 25 2022 00:04:23 | Citifinancial, Po Box 6217, Sioux Falls, SD 57117-6217  |
| 15361928 | + Email/PDF: Citi.BNC.Correspondence@citi.com         | Oct 25 2022 00:04:23 | Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243   |
| 15361929 | + Email/Text: Bankruptcy.RI@Citizensbank.com          |                      |   |

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|          |  |                      |   |
|----------|--|----------------------|---|
|          |  | Oct 24 2022 23:51:00 | Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725   |
| 15361930 | + Email/Text: ebnotifications@creditacceptance.com   | Oct 24 2022 23:51:00 | Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070                                 |
| 15361931 | Email/Text: mrdiscen@discover.com                    | Oct 24 2022 23:51:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850   |
| 15361932 | Email/Text: mrdiscen@discover.com                    | Oct 24 2022 23:51:00 | Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850                                   |
| 15373363 | Email/Text: mrdiscen@discover.com                    | Oct 24 2022 23:51:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                          |
| 15361933 | + Email/Text: EBN@edfinancial.com                    | Oct 24 2022 23:51:00 | Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359                                |
| 15381393 | + Email/Text: EBN@edfinancial.com                    | Oct 24 2022 23:51:00 | Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359       |
| 15361934 | + Email/PDF: ais.fpc.ebn@aisinfo.com                 | Oct 24 2022 23:53:34 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145                                     |
| 15361935 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM      | Oct 24 2022 23:51:00 | GM Financial, Po Box 181145, Arlington, TX 76096-1145   |
| 15380409 | Email/Text: JCAP_BNC_Notices@jcap.com                | Oct 24 2022 23:51:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617                                 |
| 15361936 | Email/PDF: ais.chase.ebn@aisinfo.com                 | Oct 24 2022 23:53:24 | Jpmcb Card, Po Box 15369, Wilmington, DE 19850  |
| 15378138 | Email/PDF: resurgentbknofications@resurgent.com      | Oct 25 2022 00:04:23 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                |
| 15361937 | + Email/PDF: ais.midfirst.ebn@aisinfo.com            | Oct 24 2022 23:54:08 | Midland Mortgage/MidFirst, Po Box 268959, Oklahoma City, OK 73126-8959                                |
| 15361938 | + Email/PDF: cbp@onemainfinancial.com                | Oct 24 2022 23:54:08 | Onemain, Po Box 1010, Evansville, IN 47706-1010   |
| 15361939 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 24 2022 23:54:01 | Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502                          |
| 15383776 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 24 2022 23:54:01 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                       |
| 15380382 | + Email/Text: JCAP_BNC_Notices@jcap.com              | Oct 24 2022 23:51:00 | Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999 |
| 15363454 | Email/Text: bnc-quantum@quantum3group.com            | Oct 24 2022 23:51:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788              |
| 15363306 | Email/Text: bnc-quantum@quantum3group.com            | Oct 24 2022 23:51:00 | Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788             |
| 15361940 | + Email/Text: bankruptcyteam@quickenloans.com        | Oct 24 2022 23:51:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573  |
| 15433078 | + Email/Text: bankruptcyteam@quickenloans.com        | Oct 24 2022 23:51:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408          |
| 15361942 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 24 2022 23:53:54 | Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876                         |
| 15362164 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 24 2022 23:54:09 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021          |
| 15361943 | + Email/PDF: gecsed@recoverycorp.com                 | Oct 24 2022 23:53:29 | Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007   |

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| 15361944 | + Email/PDF: gecsedl@recoverycorp.com         | Oct 24 2022 23:53:27 | Synchrony Bank/TJ Maxx, Po Box 965015, Orlando, FL 32896-5015      |
| 15361945 | + Email/PDF: gecsedl@recoverycorp.com         | Oct 24 2022 23:53:54 | Synchrony Bank/Walmart DC, PO Box 965024, Orlando, FL 32896-5024   |
| 15361946 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Oct 24 2022 23:51:00 | Tbom/Milestone, Po Box 4499, Beaverton, OR 97076-4499              |
| 15361947 | + Email/Text: bncmail@w-legal.com             | Oct 24 2022 23:51:00 | Td Bank Usa/Target Credit, Po Box 673, Minneapolis, MN 55440-0673  |
| 15361949 | + Email/Text: bknotices@totalcardinc.com      | Oct 24 2022 23:51:00 | Vervent/Tbom, Po Box 85710, Sioux Falls, SD 57118-5710             |
| 15361950 | + Email/Text: bnc-bluestem@quantum3group.com  | Oct 24 2022 23:51:00 | Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 15361951 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com   | Oct 24 2022 23:54:09 | Wells Fargo Dealer Svc, Po Box 71092, Charlotte, NC 28272-1092     |

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/          |
| 15371598 | *+            | Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2022 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com   |
| Daniel P. Foster                    | on behalf of Debtor Michael J. Colello Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |

TOTAL: 4